Rapid Re-Housing BASICS

SSVF Fall 2016

Regional Meetings

What we will cover this morning

- The basic concepts of RRH and Housing First
- The Core Components of RRH
  - Housing Identification
  - Financial Assistance (rent and move-in)
  - Housing Focused Case Management & Services
- The key practices found within these Core Components

RRH Philosophy and Program Design

A Housing First, Crisis Response Strategy That Works

First Encounter

What Do You See?

Homeless man, age 52: late to appointment, complaining, irritable, suspicious of your questions, argumentative, defensive, cynical, liquor on breath

Homeless woman, age 25: showing sadness, helplessness, hopelessness, panic, crying, worrying

Homeless mother of three, age 21: apathy, difficulty concentrating, forgetfulness, poor personal hygiene

Activity #1

Think about a time in your life when:

- You faced a very *difficult* situation
- It was critically *important*
- You didn't feel you had much (or any) *control*
- The problem(s) *continued* for more than a month

Try to remember how you felt and acted.

Circle all the words on the worksheet that describe your feelings and behaviors at that time. You have 3 minutes.

What do these words have in common?

- These are all signs and symptoms of possible stress overload (Source: Mayo Clinic)

- These signs and symptoms will generally self-resolve-- partially or completely; slowly or quickly– once the crisis is over; once housing has been secured.

This is Your Brain!

Your Brain, Feeling Good

Your Brain on Stress!

Source: Effects of stress exposure on prefrontal cortex…
(Arnsten, Raskin, Taylor, Connor 2014)

The Impact of Stress Overload

- ***Acute***, ***uncontrollable*** stress exposure impairs **executive functions** of the prefrontal cortex (PFC).
- ***Sustained*** stress exposure changes the architecture of the brain, weakening PFC cortex control (**executive functions**) and strengthening the signals of the amygdala.
- When the amygdala's actions predominate, behavior and emotions become more reactive; over-riding **executive functions**.

What is/are Executive Function(s)

Executive function includes neurocognitive processes that enable us to:

- Solve problems
- Modify behavior in response to new information
- Follow through with plans
- Over-ride impulsive behaviors and emotions to engage in goal-directed behavior

Core Concepts of RRH

- Housing First: No preconditions, end homelessness by securing housing
- Crisis Response: A short-term intervention designed to solve the immediate crisis
- Client Choice: People can and should make choices about their priorities, their housing, their services

Rapid Re-Housing Results

- **Reduced length of shelter stays makes crisis beds available to others in need**
- **Reduction in the negative impacts of prolonged homelessness:**
  - ✓ Job loss
  - ✓ Reduced school attendance → lower performance → lower graduation rates
  - ✓ Inability to follow medical prescriptions (medications, diet, etc.),
  - ✓ Increased substance abuse
  - ✓ Higher HIV viral load
- **Improved Outcomes: Exits to Permanent Housing, Cost and Recidivism**

SSVF RRH Success
Despite Extremely Low Incomes

FY 2014 Outcomes*:

- **72% of program participants with zero income achieved permanent housing**
- 77% of program participants with $1-$500 achieved permanent housing
- **55% of Veterans had a disabling condition**

  (1-Cardio; 2-Substance Use Disorder; 3 –PTSD; 4-major depression)
- 93% of RRH participants with children and 88% of those without children did not return to VA homeless programs one year after obtaining permanent housing.

*FY 2014 SSVF Annual Report

Rapid Re-Housing

What Rapid Re-Housing does	What Rapid Re-Housing *doesn't* do
Reduces the length of time people are homeless Helps people successfully exit homelessness to their own housing. Minimizes the impact of homelessness on their employment, school attendance, health, etc. Allows people to secure resources to help with their other longer-term life problems and goals (if they choose)	Cure poverty Assure people will have affordable housing; i.e. eliminate rent burden Protect them from the impact of the housing market, job market, bad choices or bad judgment Eliminate housing mobility

The RRH Performance Benchmarks and Program Standards*

- RRH has assisted hundreds of thousands of people over the past 20+ years. Highly effective programs have similar characteristics.
- The Benchmarks and Program Standards can guide any RRH program to become highly effective
- CARF and COA have also added accreditation standards for RRH
- **YOU DON’T HAVE TO REINVENT THE WHEEL!**

*Developed by NAEH with help of VA based on SSVF experiences

Core Component 1

Housing Identification: Assessing Housing Barriers, Housing Search

First Encounter

REMEMBER WHAT YOU SAID ABOUT THESE THREE PEOPLE?

Homeless man, age 52: late for appointment, complaining, irritable, suspicious of your questions, argumentative, defensive, cynical, liquor on breath

Homeless woman, age 25: showing sadness, helplessness, hopelessness, panic, crying, worrying

Homeless mother of three, age 21: showing apathy, difficulty concentrating, forgetfulness, poor personal hygiene

NOW WHAT DO YOU SEE?

What are Housing Barriers?

1. **Tenant Screening Barriers (TSB):** Reduce a person's ability to *obtain* housing because of landlord criteria and screening

2. **Housing Retention Barriers (HRB):** Reduce a person's ability to *retain* housing-- because they jeopardize;

   Paying the rent in full, on time,

   Caring for the unit,

   Following the lease and

   Interacting with the landlord or other tenants.

Why Do Landlords Screen?

What Landlords Worry About: Can the Tenant….?	What Landlords Use to Reduce Those Risks:
Pay the rent on time?	Credit History, Income, Employment, Landlord References
Treat the building with respect?	Criminal History, Landlord References
Treat other people with respect?	Criminal History, Landlord References
Avoid trouble with the police?	Criminal History, Landlord References

Tenant Screening Barriers: Why Do You Need to Know?

- Determine the level of **resistance** you may face from prospective landlords—how serious is the barrier?
- Indicate **additional supports the landlord may require** to take a chance on a person s/he perceives to be "high risk"—Can we negotiate a risk reduction?
- Identify partner landlords who might be a **good match**
- Point to **errors** in criminal or credit history data systems (which should be corrected in the future)
- Patterns ***may*** suggest **Housing Retention Barriers** that should be avoided, minimized or overcome

Housing Retention Barriers

Patterns in a person's history that have resulted in a housing crisis or housing loss

Patterns may be due to:

- Lack of information (leases, tenant responsibilities)
- Lack of skill(s) (care of unit, communication)
- Interpersonal/Communication style (initiates/escalates conflict)
- Poverty (couldn't pay the rent)
- Bad luck (company closed, illness, etc.)
- Problematic friends/relatives

Assessing Robert's Housing Barriers: The Interview

(Note from Molly G, MSW: *Robert appears disheveled and anxious. His clothing needs washing*.)

I lived in 4 apartments in the past 3 years. My landlords were slumlords so I complained to the City and the landlords retaliated by evicting me. Now I'm trying to get an apartment but those landlords probably trashed me. No one will rent to me.

I do day labor/construction and make good money when I work, but it's not steady and I haven't gotten any work for awhile. I can't work now that I'm in this shelter—too hard to sleep and keep clean and there's no bus.

I probably have lousy credit—I never have enough money to pay the bills when they're due. No, I don't have a criminal history.

Assessing Robert's Housing Barriers: The Data

- **Eviction Records**: 3 evictions in past two years
- **Landlord References**: None would rent to him again. One landlord said Robert was ok but his friends used his apartment to sell drugs.
- **Criminal Records**: Arrested twice for trafficking, no convictions
- **Credit Check**: fairly poor, erratic history of paying bills on time
- **Employment**: Supervisor said Robert is a good worker and he gives him work when he can, but his friends would come to work and cause trouble. Would hire him again if he could get rid of his friends.

Why the Difference Between the Interview and the Record?

- People may not know or understand their criminal record or housing evictions (e.g. is an arrest a criminal record if there was no conviction?)
- People may conceal information from you because they need assistance and are afraid you won't give it
- In a crisis, a person's memories may be fuzzy
- Even records may be inaccurate (especially if the person has a common name)
- You need to know as much as the landlord who will screen the person's rental application in (or out!)

Housing Search

1. You know the TSBs
2. You may have landlord partners who are willing to overlook those TSBs
3. What you still need:

   What kind of housing does the person ***want***?
   Where does the household want to live?

   How much can s/he afford to ***pay***?

Difficult Choices

- Shared housing? Living with family or friends? Finding a roommate?
- A smaller unit and/or one in a less desirable area?
- How much income can reasonably be expected?
- Are there ways to reduce spending so more income is available for rent?

KNOW THE HOUSING MARKET!

Types of housing and housing subsidies:

- Private Market Rate
- Homeless Set Aside
- Veteran Set Aside
- Mainstream Subsidized
- Special Populations

Check out the Housing Navigator tool (version with active links on SSVF U):

- ✓ Know the options in your community
- ✓ Know the eligibility requirements
- ✓ Keep track of vacancies and waiting list openings

Practice Area 3

Navigating Community Resources: Affordable Housing Solutions for SSVF

Private, Market Rate

Housing Category	Access Points
Single Room Occupancy Units (SROs) Efficiency Units	Search Craigs List. Search Zillow. Search Apartment Guide. Search For Rent. Search Apartment Selector. Search Realtor.
1+Bedroom Units	Search online via classifieds of your local news outlets. Search classifieds in your local print media.
Property owners candidates to become your "SSVF Champions"	Use your local contacts and word of mouth. Inquire with your local Veteran Service Organizations.
Large property owners and management companies	Use your local contacts and real estate brokers.
Property owners eager to work with public programs	Search for owners on Go Section 8.
Units in lower cost regional housing markets	Compare price points by regions with Rent-o-Meter. Compare costs by region with local Fair Market Rents.
Shared Living/ Roommate Arrangements	Search Craigs List. Use local clearinghouses for roommate matching.
Family of Origin	Work with participant household.

Homeless Set-aside

Housing Category	Access Points
Local CoC Inventory of Housing	Search for your Local CoC Housing Inventories. Search for your Local CoC Contacts.
New 811 Demonstration Rental Assistance	Find out if you are in one of the 14 states awarded 811 PRA Demonstration Awards.
Homeless Preferences (in mainstream subsidized)	Inquire directly at your Local Housing Authorities and other mainstream affordable housing. Research locally via your state homeless advocacy organization.

Veteran Set-aside

Housing Category	Access Points
HUD VA Supportive Housing (VASH)	Find your HUD VASH Sites.
Veteran Preferences (in mainstream subsidized or CoC housing)	Explore local availability via See the Impact of the 100,000 Homes Campaign.
State Veterans Homes	Research via your home state's Veteran Affairs Office.
VA Enhanced Use Lease Program	Explore the Enhanced Use Lease Projects List

Mainstream Subsidized

Housing Category	Access Points
Mainstream Housing	Search on Social Serve. Use the Low Rent Apartment Search. Search the Mapping Tool of the National Housing Preservation Database Search via your state's online locator for affordable housing (if such exists).
Low Income Housing Tax Credit properties	Request a unit directory by contacting your home state's Housing Finance Agency Directory.
Public Housing (LHAs)	Research ALL of your state's Local Housing Authorities. Explore actual Unit Inventories of Local Housing Authorities.
Low Income Housing Trust Funds	Explore if your city has a trust fund and its purpose/ target population.
State Tax Dollar Funded Housing Assistance	Research your State Funded Housing Assistance Programs.
HOME funded housing	Research grantees in your region via HOME Program Portal.

Special Population

Housing Category	Access Points
LHA elderly and disabled units in public housing	Research your local LHA Inventory of Units for Elderly/Disabled.
Specialized vouchers for targeted subgroups	Explore availability in your region using this Database on LHA Managed Vouchers for People with Disabilities.
202 Supportive Housing for Elderly 811 Supportive Housing for Persons with Disabilities	Search for your local properties on the HUD Multi-family List of Units for Elderly and Disabled. Use the Low Rent Apartment Search.
Housing Opportunities for Persons with AIDS (HOPWA)	Research grantees in your location via the HOPWA Portal.
State tax dollar funded housing for special populations	Research locally via your advocacy organizations for persons with disabilities.

Core Component 2: Financial Assistance

(Rent and Move-In Assistance)

Costs of Housing Start-Up

- **Security deposit** *(usually equal to one month's rent but can be double if the person's TSBs are very high)*
- **First month's rent** *(and, in some markets, last month's rent, too)*
- **Utility deposit** or hook-up fee
- **Household furnishings** out of storage and moved to new unit
- **Application fee** *(sometimes waived if you have purchased a tenant screening report)*
- **Necessities:** Beds, furniture, kitchen equipment, bedding, cleaning supplies, soap/toothbrush and paste, etc.

Rent Assistance

- In addition to initial, one-time start-up costs, most clients will also need short-term to moderate-term rental assistance (and maybe utility assistance, too).

- Be aware of every tenant and project-based housing subsidy, eligibility requirements and waiting lists. Like the lottery: you can’t win if you don’t buy a ticket—so get on the lists!

Increasing Income

- **Know the cash benefit programs**, VA and Mainstream: pensions, disability programs, family supports, unemployment, workers compensation

- **Know the employment options**: employment programs, types of job openings and pay in your area—even if the person needs a little recovery time before jumping into a new job

Maximizing income available for rent

In addition income itself, essential costs can be reduced by relying on free or reduced cost goods and services. Know your local resources!

Food pantry, hot meals programs

Nonprofit furniture warehouses

Coops with discounts for volunteering

Clothing shelf, consignment stores, Goodwill

Special low-income utility subsidies

TracPhone (wireless, pre-paid cell phone)

Subsidized daycare

Dental clinics, cosmetology hair stylists-in-training

Progressive Financial Assistance

- To be able to assist as many households as possible to exit homelessness, you must be efficient.
- Provide only as much financial assistance as necessary and only as long as necessary.

BUDGETING

- Must create a budget to assist the household in understanding what they can afford and what they can contribute.
- Plan on updating the budget as you move along with progressive financial assistance.
- Be careful about *when* you do this (*don't want to overload someone when they can't take it in)*

Core Component 3:
Housing-Focused Case Management and Services

Case management

- **Reminder-- The philosophy of RRH: Housing First, Crisis Response, Client Choice**
- **Remember: Stress** temporarily reduces the ability of many people to make long-term plans or manage complex, multiple goals/activities (see "Signs and Symptoms" handout).
- **RRH uses a progressive case management approach**. The great majority of households succeed with minimal assistance. Programs should provide **basic** assistance unless/until a person demonstrates they need more.
- **RRH is a short-term intervention**. Focus and speed are essential.

Think “Multiple Plans”

- **Initial emergency and housing search plan:**

  Emergency health and safety needs that must be immediately met; goals/action steps for housing search

- **Housing retention/stabilization plans:**

  Updated regularly when goals are achieved… or goals need to be scaled back… or when circumstances change

- **Exit plan:**

  With follow-up options; continue progress toward housing stability and the person’s longer-term goals

VA and Community Resources/Partners

Assisting people to exit homelessness includes helping them access the short and long-term assistance from VA and mainstream agencies that <u>they want and need to get and keep housing</u>

This does not mean that more referrals are better. Like case management and financial assistance

Keeping Housing: Landlord and Tenancy Supports

TENANCY GOAL: "BE THE TENANT LANDLORDS WANT"

1. Pay the rent on time
2. Treat the building with respect
3. Treat other people with respect
4. Follow the lease
5. Don't get the landlord in trouble with the police

1. Pay the rent on time

Strategies:

- Increase income, even if increase is marginal
- Decrease expenses (with a caution….)
- Client develops a spending plan and ways to track spending
- Explore options for automatic withdrawal or vendor pay
- Explore automatic “reminders” a week before rent is due
- Ask landlord to consider dividing rent in half and accepting payment when tenant receives paycheck
- Encourage client to create a savings account for emergencies only, especially if income is erratic.

2. Treat the Building With Respect

- If there is a history of damage, find out how it occurred: Guests, children, lack of knowledge about how to avoid plumbing disasters or household fires, arguments or fighting. Then deal with the cause after the person moves in.

- Skills are taught most effectively where they will be used--in this case, in the tenant's own unit. It's called "in vivo" ("in life") learning

3. Treat Other People With Respect

- Does the person have any trouble making a request, making a complaint, responding to a complaint? Practice! Role modeling.
- Quiet Enjoyment: the lease allows eviction for any behavior that upsets other tenants: control of noise, trash, guests and children are primary. Tenants rarely understand this requirement!

4. Follow the Lease

- Read and explain— **in simple terminology** -- the client's lease (or have a tenant/legal service provider "translate").
- What does the lease require?
- When do I need to ask for permission (pet, guest for more than a few days)?

5. Don’t get the landlord in trouble with the police

Landlords in many areas cannot turn a blind eye to drugs: they can lose their license or even their property.

Likewise, some communities prioritize enforcement of local laws such as under-age drinking, occupancy standards (crowding), noise ordinances, special uses (e.g. running a hair salon in your apartment), etc.

Anticipate Problems

Plan ahead, with your participant, about how to respond if it looks like a previous rental problem is recurring. For example…

- How will you prevent family or friends from behaving badly in your housing?
- What will you do if your rental payment will be late or incomplete?
- How can you change your children's behavior in the hallways and public areas?

Robert: Housing Plan(s)

You have a handout that includes the assessment info from Robert's interview and background check. In small groups, list goals and action steps Robert may pursue to exit homelessness, obtain and retain permanent housing. Put a check by each goal/action indicating whether this goal would be in the ***Initial (secure housing***), ***subsequent (maintaining housing)*** or **Final (transition) Plans**.

In other words, Robert is not going to do everything all at once!

You have 20 minutes. Then each table will share their plans with the whole group.

When Things Go Wrong

In the following case scenario, think about potential reasons things are at an impasse. Think of as many possible explanations as possible. This is a brainstorm.

What could the case manager try next to get things back on track?

Maryelle

Single mom, 24, with two preschool-aged children. Came back from deployment and was unable to keep a job due to anger issues. Lost her housing, doubled-up with a series of friends for three months, has been living in her car for 3 weeks.

Initially, she did everything CM (Tom, 55) asked. With his help, she found housing and moved in. But then she stopped keeping appointments or answering her phone. Tom went to her house, got no response, but he thinks she was home. He's in recovery and is convinced she is using.

When Things Get Stuck…

Brainstorm potential problems (maybe with a colleague?):

- ✓ Does the person just need some time to de-stress?
- ✓ Does the Plan still reflect the person's current priorities?
- ✓ Is the Plan too ambitious? Unclear?
- ✓ Are there problems with your relationship with the client?
- ✓ Are you offering too much help—or perhaps too little?
- ✓ What else is going on?

And When is it Time to Complete SSVF Services?

	Indicators for closure	Indicators for continuation
INCOME	--Housing subsidy secured --Income from all sources is sufficient to pay rent --Can share housing using current income	--Cannot pay rent for next month or two --No income sources available
LEASE	--In compliance, landlord satisfied --LL willing to accept loss of programmatic support	--Currently in violation of lease or subject or serious complaints --LL accepted client only if longer-term support provided
LINKAGES	--Other resources will provide needed assistance	--No other resources are willing/able to assist, and need is critical to housing stability
CHOICE	--Program participant wants to complete services	--Program participant wants (and needs) additional assistance

Making the Decision

- Don’t do it alone!
- Use supervisor
- Case consultation with peers can be very helpful
- Remind yourself that the great majority of people who receive RRH will not return to homelessness. People are more resilient than you think!

Working with Landlords

Landlords are Your Most Important Partners

- Your clients generally have multiple Tenant Screening Barriers
- Unless landlords are working in partnership with you, your clients will be screened out of many desirable units
- You can (and must) create a ***win-win-win***

✓ Financially, it's a good deal for landlords

✓ Clients have access to decent units

✓ You succeed in your mission

What RRH Offers to Landlords (Good Practice)

- **Basic Package** for all households:
  - Home visits
  - Rapid response to landlord calls
  - Corrective measures for lease violations
  - Assure rent is paid
  - Help tenant move if no resolution is possible
  - And make future tenant referrals to landlord!

- **Potential Add-Ons** for more difficult-to-house tenants or very tight housing markets:
  - Double damage deposit
  - Pay or repair damage
  - Pay eviction court costs
  - Co-sign lease for some mutually-agreeable period of time or sign the lease and sub-lease to your client

Rita the Landlord

- Rita, age 73, owns a fourplex and lives in one unit. She has installed cameras at the building doors and bars on the windows. Rita was formerly a nurse. She has a dog. The building is old; Rita says “so am I” but that she tries to keep everything fixed.

---

1. What tenancy issues do you think would be most concerning for Rita?
2. What could you do to allay her concerns?
3. What kind of tenant would you initially refer to her?

Retaining Landlords

Decide who your landlord will call– the case manager or a specialized admin staff.

Do what you promise: never burn a landlord

Express appreciation when due:

- Letters, cards, certificates
- Share success stories in newsletters, newspapers

Match tenants respecting landlord risk tolerance

Moral of the story: If James "Whitey" Bulger, Mafia boss, could do it….

- **James "Whitey" Bulger was a Godfather in the Boston Mafia**.
- He had 30 guns and $800,000 hidden in holes in the walls of his apartment and is accused of 19 murders. Whitey was on the FBI's Ten Most Wanted List until he was caught in 2011.
- According to his apartment manager, Mr. Bulger had lived in the same apartment for 15 years, paid his rent on time, and made few complaints.
- **"He was a good tenant."**

…<u>If he could be a good tenant, so can your program participants!</u>

<But those holes in the wall? Whitey probably didn't get his damage deposit back!>